



PATENT
Customer No. 22,852
Attorney Docket No. 06683.0001-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Richard G. HALPERN) Group Art Unit: 3628
Application No.: 09/977,224) Examiner: POINVIL, Frantzy
Filed: October 16, 2001)
For: AUTOMATED METHODS AND)
APPARATUS FOR)
PROGRAMMED PERIODIC)
REPLENISHMENT OF)
PRINCIPAL WITH ANNUAL)
ADJUSTMENT TO FUTURE)
INTEREST RATES)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Office Action mailed March 10, 2004, with a period for response
extending to June 10, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper
beginning on page 2.

Remarks follow the amendment section of this paper.

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GROUP 3628